

March 22, 2001

WELLS  
FARGO

3-28-2001

UT-B\*\*\*\*\*AUTO\*\* 5-DIGIT 84116

STATE

of UT Div of Mine/Am Con Min Co

1594 W. North Temple # 1210

Salt Lake City, UT 84116-3154

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Welcome to Wells Fargo!

Please see the reverse side for a convenient listing of your business accounts that will convert to Wells Fargo on April 21, 2001.

Dear Valued Business Customer:

First Security is teaming up with Wells Fargo -- and soon we'll serve you under the Wells Fargo name. It is our great privilege to have you as a customer. We're looking forward to bringing you a wide range of financial services, designed to reward your banking relationship with us and help you achieve your financial goals.

On Saturday, April 21, 2001, your bank will become Wells Fargo Bank Northwest, N.A., and your First Security business accounts, listed on the reverse side of this letter, will convert automatically to similar accounts on the Wells Fargo banking system. In addition, the enclosed *Business Disclosure* will apply to your accounts as of the April 21 conversion. Here are some of the benefits you can expect:

- **Attentive personal service in your banking location.** You'll continue to be served by knowledgeable bankers who make decisions locally, and will provide you with personal attention and the fast, responsive service you deserve.
- **Similar accounts and services.** Overall, your accounts and services will be similar to the ones you have today. Please read through this package for more information.
- **More ways to help you succeed financially.** At Wells Fargo, we'll have new services to offer you, including a wider range of business deposit and credit options, sophisticated treasury management, investment and online banking services, and more ways to reward your personal banking relationship. See the enclosed brochure, *Your Guide to Business Accounts at Wells Fargo (Guide)*, for an overview of the services available to you.
- **Greater banking convenience.** Very soon, you'll begin to see Wells Fargo signs appear on First Security locations in Utah. You'll be able to bank at a combined total of over 150 Wells Fargo banking stores and over 250 ATMs statewide, as well as by phone and online. Plus we'll be able to serve your banking needs throughout our 22-state network, including more than 3,100 banking locations and 6,600 ATMs.

On the reverse side of this letter, you'll find a listing of your business accounts that will convert to Wells Fargo on April 21. In addition, here is other important information about the conversion:

- **Account numbers** will not change for most checking and savings accounts. However, in some cases, it will be necessary to assign new account numbers. If you are impacted by an account number change, you will receive a separate communication as well as a complimentary supply of checks and deposit slips.
- **For now, most customers can continue to use the same checks** for checking and money market accounts. If you are one of the few customers who will require new checks and deposit slips, we will send you a complimentary supply before your account converts.
- **Time Accounts (CDs)** will continue with the same rate and term until maturity. In addition, if you have a Time Account, your account has been assigned a new number. Please see the reverse side of this letter for more information.
- **If you have ATM access to your business accounts**, you'll receive a Wells Fargo® ATM Card as a replacement.
- **If you currently have a First Security Visa® Business Check Card to access your business accounts**, you'll receive a new Wells Fargo Business ATM & Check Card as a replacement.
- **Business loans, lines of credit and business credit cards** will continue with the same term and comparable rates. If there are changes to your accounts, you will be notified separately.
- **Direct deposits and automatic payments and transfers** will continue without interruption.
- **Please see page 5 of the Guide for important information about Wire Transfers.**

Please read through this package for more information. We are committed to making the transition as easy as possible for you, and we look forward to continuing to serve your financial needs. Thank you for this opportunity.

Sincerely,



Scott Nelson

President, Utah Region

P.S. If you have questions about this information, visit your business banker or call us toll-free at 1-800 35 WELLS (1-800-359-3557), ext. 477.

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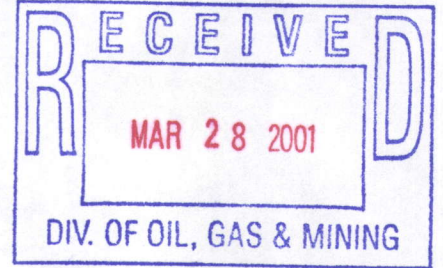
SEE THE REVERSE SIDE FOR INFORMATION ABOUT YOUR ACCOUNTS.



**SUMMARY OF YOUR BUSINESS ACCOUNTS**  
This listing reflects information that appears on our records as of January 11, 2001.  
The enclosed *Business Disclosure* will govern your accounts as of April 21, 2001.

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~~3/045/052~~  
m/45/019

Your current First Security account name and number:	Converts to this Wells Fargo business account name and number:	Account holder(s):
Money Master Insured CD Fixed Rate	Wells Fargo® Business Time Account (CD)	State of UT Div of Mine/Am Con Min Co



**SEPARATE COMMUNICATIONS**

- If you have a PowerSweep account or non-FDIC-insured investments, information is being sent to you in a separate communication.
- If you have accounts with a different Tax Identification Number (TIN) or a different address, you will receive a separate communication.
- If you have Cash Management/Treasury Management products or services, you will be contacted separately about any changes that may apply.

**FOR MORE INFORMATION**

- See the enclosed brochure, *Your Guide to Business Accounts at Wells Fargo*, for an overview of the services and benefits available to you, as well as important information about the conversion of your accounts.
- See the enclosed *Business Disclosure* (including the "Business Account Agreement," "Safe Deposit Box Lease Terms," "Business Account Fee and Information Schedule" and "Wells Fargo Privacy Policy" brochures) for the terms and conditions that will govern your Wells Fargo accounts and services as of April 21, 2001. Retain this *Business Disclosure* for future reference.



m/045/019

## SUMMARY OF YOUR BUSINESS ACCOUNTS

This listing reflects information that appears on our records as of January 11, 2001.

The enclosed *Business Disclosure* will govern your accounts as of April 21, 2001.

**Your current First Security  
account name and number:**

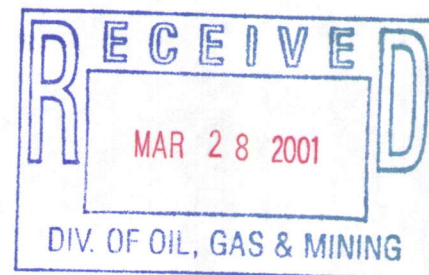
**Converts to this Wells Fargo  
business account name and number:**

**Account holder(s):**

**Money Master Insured CD  
Fixed Rate**

**Wells Fargo<sup>®</sup> Business Time Account (CD)**

State  
of UT Div of Mine/Am Con Min Co



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